

In re:
Bruce Stanley Westcott
Debtor

Case No. 16-17248-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 21, 2021

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db	+ Bruce Stanley Westcott, 3756 Huckelberry Rd, Allentown, PA 18104-9790
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13807517	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13807522	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
13807523	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
13807524	+ Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
13807529	+ First Bank Puerto Rico, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
14409896	+ JPMorgan Chase Bank, National Association, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
13824122	+ JPMorgan Chase Bank, National Association, c/o THOMAS I. PULEO, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
13883900	+ Law Office of Marcia Binder Ibrahim, LLC, 222 S. Broad Street, Lansdale, PA 19446-3823
13807532	+ Lincoln Automotive Fin, 12110 Emmet St, Omaha, NE 68164-4263
13807534	+ Marica Binder Ibrahim, Esquire, 222 S. Broad Street, Lansdale, PA 19446-3823
13830470	OneMain Financial of Pennsylvania, Inc., c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street Norristown, PA 19401
13807535	+ Prothonotary-CCP Lehigh, Case No. 2016-C-0723, 455 W. Hamilton Street, Allentown, PA 18101-1602
13807536	+ Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242
13807537	+ Springleaf Financial S, 1540 Cowpath Rd Ste 126, Hatfield, PA 19440-3185
13807544	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
13807546	Wffnb Retail, CscI Dispute Team, Des Moines, IA 50306

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2021 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 21 2021 23:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13807527	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 21 2021 23:18:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886
13807528	+ Email/Text: mrdiscen@discover.com	Sep 21 2021 23:18:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
13807530	Email/Text: fnb.bk@fnfg.com		

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		Sep 21 2021 23:18:00	First Niagara Bank, Po Box 514, Lockport, NY 14094
13807531	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Sep 21 2021 23:18:00	Franklin Mint Fcu II, 1974 Sproul Rd Ste 300, Broomall, PA 19008
13807525	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 21 2021 23:19:22	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13807526	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 21 2021 23:19:12	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
13857526	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 21 2021 23:19:22	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13807533	Email/Text: camanagement@mtb.com	Sep 21 2021 23:18:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
13818836	+ Email/PDF: cbp@onemainfinancial.com	Sep 21 2021 23:29:34	OneMain, PO Box 3251, Evansville, IN 47731-3251
13809161	+ Email/PDF: rmscedi@recoverycorp.com	Sep 21 2021 23:19:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13807538	+ Email/PDF: gecsed@recoverycorp.com	Sep 21 2021 23:19:22	Syncb/whitehall, C/o Po Box 965036, Orlando, FL 32896-0001
13807539	+ Email/PDF: gecsed@recoverycorp.com	Sep 21 2021 23:19:12	Synchrony Bank/HH Gregg, Po Box 965064, Orlando, FL 32896-5064
13807540	+ Email/PDF: gecsed@recoverycorp.com	Sep 21 2021 23:19:17	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
13807543	Email/Text: bankruptcy@td.com	Sep 21 2021 23:18:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
13807542	Email/Text: bankruptcy@td.com	Sep 21 2021 23:18:00	Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
13867714	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 21 2021 23:18:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
13807545	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 21 2021 23:18:00	Us Bank, 4325 17th Ave S, Fargo, ND 58125

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13807518	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13807519	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13807520	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13807521	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13807541	*+	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
13807547	*	Wffnb Retail, Cslcl Dispute Team, Des Moines, IA 50306
13965693	##+	Michael J. McCrystal, Esquire, 2355 Old Post Road, STE 4, Coplay, PA 18037-2459

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
CRAIG H. FOX	on behalf of Creditor OneMain Financial of Pennsylvania Inc. bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor Bruce Stanley Westcott mccrystallaw@gmail.com sueparalegal@gmail.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Bruce Stanley Westcott
Debtor(s)

Case No: 16-17248-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 9/21/21